

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1546
ANSWERED ON:09.03.2007
DISBURSEMENT OF RETAIL LOAN
Chinta Mohan Dr. ;Suman Shri Ramji Lal

Will the Minister of FINANCE be pleased to state:

(a) whether the private as well as the public sector banks have increased the amount of personal/retail loan during the financial year 2006-07 as compared to the previous years; and

(b) if so, the amount disbursed as personal/retail loan separately by the private as well as the public sector banks during the said period?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PA WAN KUMAR BANSAL)

(a) & (b) : Yes, Sir. The outstanding loans in the retail portfolio - comprising housing loans, loans for consumer durables, credit card receivables, auto loans and other personal loans of public and private sector banks as on 31 St March, 2005: 31st March, 2006 and 31st December, 2006 are as under:

(Amount in Rs.Crore)

Bank Group	March,2005	March,2006	December,2006
Public sector	1,55,540	2,12,445	2,50,680
Private sector	80,746	1,24,916	1,62,625